

January 2014



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Coos-Carroll County FSA Updates

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Coos & Carroll County FSA Office

4 Mayberry Lane
Lancaster, NH 03584
Phone: 603-788-4602 Ext 2
Fax: 603-788-2538

County Executive Director:
Patricia Matte
patricia.matte@nh.usda.gov

Program Technician:
Paulette Couture
paulette.couture@nh.usda.gov

County Committee:
Julie Hussey, Chair
Bruce Savage, Vice-Chair
Richard Fortin, Member
Wayne Cheney, Member
Sarah Cordwell, Member

County Committee Meeting:
January 23, 2014, 11:00 AM

FSA Workshop at Farm & Forest Expo

Ever dream about becoming a farmer? Ever feel defeated before you started, because you didn't know where you could find the money? Are you a veteran looking to get into farming? Ever wonder how you could protect yourself against crop losses? Ever wish you could have more storage space for your crop?

Well, if you have wondered about any of these things, plan to join the New Hampshire Farm Service Agency at the Farm and Forest Exposition. We will be having a workshop to explain our farm loan programs, conservation programs, farm storage facility loan, and disaster assistance programs. This is the session to answer all the questions you have been afraid to ask!

The workshop will be held in the Pierce Room on Friday, **February 7th**, from 9:00 a.m. to 12:00 p.m.

There will be presentations, discussions, and plenty of time for questions.

Come see us at the Expo!! We'll be waiting for you!!

For more information, call us at 603-224-7941 and ask for Marilyn.

Farm Loan Office:

The Concord Center
10 Ferry St. Suite 212, Box 212
Concord, NH 03301
Phone (603)-223-6003
Fax (603)-223-6030

**NH Acting Farm Loan
Manager:**

Brian Kuper
brian.kuper@vt.usda.gov

Farm Loan Officers:

Lorna Wakefield
lorna.wakefield@nh.usda.gov
Rebecca Davis
rebecca.davis@nh.usda.gov
William Wilson
william.wilson@nh.usda.gov

Website:

www.fsa.usda.gov/nh

New Hampshire's Greatest Winter Fair - Farm & Forest Expo:

Friday, February 7, 2014 9 a.m. to 6 p.m.
Saturday, February 8, 2014 9 a.m. to 4 p.m.

Emergency Loan Assistance is Available to New Hampshire Farmers

On August 2, 2013 a Presidential disaster declaration for Coos, Carroll, Belknap, Merrimack, Hillsborough, Cheshire, Sullivan, and Grafton Counties was declared due to severe storms, flooding, and landslides occurring between June 26 and July 3rd, 2013. Under this emergency designation, producers, operating a farm in one or more of the counties covered, who suffered losses directly tied to the adverse weather conditions, are eligible to apply for low interest emergency loans through the USDA Farm Service Agency (FSA) until April 2, 2014.

On November 20, 2013, all of the counties along the Connecticut River were declared a disaster area due to excessive rain and flooding that started on May 5, 2013 and continued throughout the summer and fall of 2013. Under this Secretarial emergency designation, producers who were operating a farm in Coos, Grafton, Sullivan and Cheshire Counties in New Hampshire who suffered losses directly tied to the adverse weather conditions are eligible to apply for low interest emergency loans available through the USDA Farm Service Agency (FSA). The deadline for filing an application under this designation is July 21, 2014.

Emergency loans help farmers recover from both production and physical losses due to flooding, drought and other natural disasters.

Farmers have eight months from the date of the declaration to apply for emergency loan assistance. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000.

For more information about emergency loans, please contact your local, county FSA office or visit www.fsa.usda.gov.

Microloans

The Farm Service Agency (FSA) developed the Microloan program to better serve the unique financial operating needs of beginning, niche and small family farm operations.

A Microloan is designed to help farmers with credit needs of \$35,000 or less. The loan features a streamlined application process built to fit the needs of new and smaller producers. This loan program will also be useful to specialty crop producers and operators of Community Supported Agriculture (CSA).

Eligible applicants can apply for a maximum amount of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation and annual expenses such as seed, fertilizer,

utilities, land rents, marketing, and distribution expenses. As financing needs increase, applicants can apply for a regular operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA's Guaranteed Loan Program.

Individuals who are interested in applying for a microloan or would like to discuss other farm loan programs available should contact their local FSA office to set up an appointment with a loan official.

USDA Rural Development Seeking Applications For Its Value-Added Producer Grants (VAPG) Program

The deadline for applications under USDA Rural Development's VAPG program is February 24, 2014. The primary objective of the VAPG program is to help agricultural producers enter into value-added activities related to the processing and/or marketing of bio-based value-added products. Generating new products, creating and expanding marketing opportunities, and increasing producer income are the end goals of this program.

You may receive priority if you are a beginning farmer or rancher, a socially-disadvantaged farmer or rancher, a small or medium-sized farm or ranch structured as a family farm, a farmer or rancher cooperative, or are proposing a mid-tier value chain, as defined in the Program Regulation. Grants are awarded on a competitive basis. The maximum grant is \$75,000 for planning grants and \$200,000 for working capital grants. Producers must match the grant funds requested with cash or eligible in-kind funds.

Additional information can be found at:
http://www.rurdev.usda.gov/BCP_VAPG.html. Contact your servicing USDA Rural Development office for assistance.

Tax Time Reminder

Producers are reminded that they will only receive an IRS Form 1099-G or IRS Form 1099-MISC if their payments totaled \$600 or more in 2013. Please call the office if you have any questions.

January Interest Rates

Farm Operating Loans, Direct and Microloans 1.875%
Farm Ownership Loans, Direct 4.125%
Farm Ownership Loans, Direct, Joint Financing 5.00%
Farm Ownership, Down Payment 1.50%
Emergency Loans - 2.875%
Farm Storage Facility Loans (7 Year Term) - 2.25%

Dates to Remember

Jan 23 - Coos-Carroll FSA County Committee Meeting and Election Ballot Counting
Feb 7 & 8 - Farm & Forest Expo - Manchester, NH
Feb 17 - Washington's Birthday Holiday (Office Closed)
Feb 15 - Acreage Reporting Deadline for 2014 crop year - Maple Sap
Feb 18 - Newly Elected County Committee Members Take Office

USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).